

Information to identify the case:

Debtor 1	<u>Sandra M. Marino</u>	Social Security number or ITIN	xxx-xx-4201
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-20283-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Sandra M. Marino

6/15/22

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Sandra M. Marino
Debtor

Case No. 22-20283-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 15, 2022

User: admin
Form ID: 318

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Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2022:

Recip ID	Recipient Name and Address
db	+ Sandra M. Marino, 408 Stratmore Avenue, Pittsburgh, PA 15205-3522
15455497	+ Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15455503	+ Capital One Bank/Kohls, Po Box 30281, Salt Lake City, UT 84130-0281
15455507	City of Pittsburgh EMS, PO Box 18210, Pittsburgh, PA 15236-0210
15455506	+ City of Pittsburgh EMS, PO Box 2480, Pittsburgh, PA 15230-2480
15455517	HVMG, PO Box 536589, Pittsburgh, PA 15253-5907
15455515	Heritage Valley Kennedy, PO Box 536730, Pittsburgh, PA 15253-5909
15455516	High Field Imaging, 995 Greentree Road, Pittsburgh, PA 15220-3242
15455521	+ MedCare Equipmet Company, SIMM Associates, PO Box 7526, Newark, DE 19714-7526
15455519	+ Medcare Equipment Company, LLC, 501 W. Otterman Street, Suite C, Greensburg, PA 15601-2126
15455522	+ MidAmerica Bank & Trust Company, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208
15455526	Ohio Valley Hospital/HVHS, PO Box 72584, Cleveland, OH 44192-0002
15455532	Sewickely Foot and Ankle P.C., 1099 Ohio River Blvd, Sewickley, PA 15143-2056
15455533	St Clair Emergency Medicine, c/o Collection Service Center, Inc., 839 5th Avenue, PO Box 560, New Kensington, PA 15068-0560
15455534	St. Clair Medical Services, Patient Bill Processing Center, PO Box 5257, New York, NY 10008-5257
15455543	+ The Dentistry of Greensburg, 300 Fleet Street, Suite, West Mifflin, PA 15220-2921

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QNLCARDIELLO.COM	Jun 16 2022 03:48:00	Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
smg	EDI: PENNDEPTREV	Jun 16 2022 03:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 15 2022 23:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 16 2022 03:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 15 2022 23:45:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: jdryer@bernsteinlaw.com	Jun 15 2022 23:45:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ EDI: RECOVERYCORP.COM	Jun 16 2022 03:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

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cr	+ Email/Text: ebnpeoples@grblaw.com	Jun 15 2022 23:45:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15455499	+ EDI: GMACFS.COM	Jun 16 2022 03:48:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
15455498	+ EDI: GMACFS.COM	Jun 16 2022 03:48:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15455504	Email/Text: bankruptcy@cavps.com	Jun 15 2022 23:45:00	Cavalry Portfolio Services, Po Box 27288, Tempe, AZ 85285
15455500	+ EDI: CAPITALONE.COM	Jun 16 2022 03:48:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15455502	+ EDI: CAPITALONE.COM	Jun 16 2022 03:48:00	Capital One Bank, Po Box 30281, Salt Lake City, UT 84130-0281
15455505	+ Email/Text: bankruptcy@cavps.com	Jun 15 2022 23:45:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
15455508	+ EDI: WFNNB.COM	Jun 16 2022 03:48:00	Comenity Bank/Gander Mountain, Po Box 182789, Columbus, OH 43218-2789
15455509	+ EDI: WFNNB.COM	Jun 16 2022 03:48:00	Comenity Bank/gndrmtmc, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15455510	+ EDI: CCUSA.COM	Jun 16 2022 03:48:00	Credit Collections U.S.A., L.L.C., 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
15455511	Email/PDF: creditonebknotifications@resurgent.com	Jun 15 2022 23:52:13	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
15455512	Email/PDF: creditonebknotifications@resurgent.com	Jun 15 2022 23:52:13	Credit One Bank, N.A., PO Box 98873, Las Vegas, NV 89193-8873
15455513	+ EDI: AMINFOFP.COM	Jun 16 2022 03:48:00	First Premier Bank, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4868
15455514	+ Email/Text: crdept@na.firstsource.com	Jun 15 2022 23:45:00	First Source Advantage, LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609
15455518	EDI: IRS.COM	Jun 16 2022 03:48:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15455520	+ Email/PDF: clerical@simmassociates.com	Jun 15 2022 23:52:26	MedCare Equipmet Company, c/o SIMM Associates, 800 Pencader Drive, Newark, DE 19702-3354
15455524	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 15 2022 23:45:00	Midland Funding, 320 East Big Beaver, Troy, MI 48083-1238
15455525	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 15 2022 23:45:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
15455527	+ Email/Text: paparalegals@pandf.us	Jun 15 2022 23:46:00	Patenaude & Felix, 501 Corporate Drive, Southpointe- Suite 205, Attn: Gregg L. Morris, Esquire, Canonsburg, PA 15317-8584
15455528	+ EDI: RMSC.COM	Jun 16 2022 03:48:00	Paypal Credit/Bill Me Later, PO Box 5138, Lutherville Timonium, MD 21094-5138
15455530	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 15 2022 23:45:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15455529	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 15 2022 23:45:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
15455531	+ EDI: PINNACLE.COM	Jun 16 2022 03:48:00	Radius Global Solutions, PO Box 390846, Minneapolis, MN 55439-0846
15455798	+ EDI: RMSC.COM	Jun 16 2022 03:48:00	Synchrony Bank, c/o of PRA Receivables

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15455537	+ EDI: RMSC.COM	Jun 16 2022 03:48:00	Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15455536	+ EDI: RMSC.COM	Jun 16 2022 03:48:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15455535	+ EDI: RMSC.COM	Jun 16 2022 03:48:00	Synchrony Bank/Care Credit, Po Box 965036, Orlando, FL 32896-5036
15455542	+ EDI: WTRRN BANK.COM	Jun 16 2022 03:48:00	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15455539	+ EDI: WTRRN BANK.COM	Jun 16 2022 03:48:00	TD Bank USA, N.A., Po Box 673, Minneapolis, MN 55440-0673
15455541	+ EDI: WTRRN BANK.COM	Jun 16 2022 03:48:00	Target, Po Box 673, Minneapolis, MN 55440-0673
15455544	+ Email/Text: bankruptcydepartment@tsico.com	Jun 15 2022 23:46:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
			Transworld Systems Inc., 500 Virginia Drive, Suite 514, Fort Washington, PA 19034-2733

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
15455501	*+	Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
15455538	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15455540	*+	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15455523	##+	Target, Po Box 673, Minneapolis, MN 55440-0673
		MidAmerica Bank & Trust Company, Attn: Bankruptcy, 216 West Second St, Dixon, MO 65459-8048

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 17, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2022 at the address(es) listed below:

Name	Email Address
Christopher M. Frye	on behalf of Debtor Sandra M. Marino chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ccfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

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Natalie Lutz Cardiello

ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Rebecca Solarz

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com

TOTAL: 6